

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lynn A. Yasenchak
Debtor

Case No. 13-02498-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 318

Page 1 of 2
Total Noticed: 54

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db
cr
+Lynn A. Yasenchak, 32 Grove Street, Trucksville, PA 18708-1724
+Lakeview Loan Servicing, LLC., McCabe Weisberg and Conway, P.C., 123 S Broad Street, Suite 1400, Philadelphia, PA 19109-1060
4315327 +AES/M&T ELT - PHEAA, 1200 North 7th Street, Harrisburg, PA 17102-1419
4315329 +BillMeLater, Attn: Rick Foertschbeck, P. O. Box 5138, Timonium, MD 21094-5138
4375468 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
4315331 +Chris Camp, 458 Indian Lake Trail, White Haven, PA 18661-2015
4321001 +Cross Valley Federal Credit Union, 640 Baltimore Drive, Wilkes-Barre, PA 18702-7943
4315335 +Cross Valley FCU, 640 Baltimore Drive, Wilkes-Barre, PA 18702-7943
4315336 ++++DAMA, 101 MEMORIAL HWY, SHAVERTOWN PA 18708-7703
(address filed with court: DAMA, 530 S. Memorial Highway, Shavertown, PA 18708)
4342166 +Dallas Area Municipal Authority, 101 Memorial Highway, Shavertown, PA 18708-7703
4651247 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
4651248 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
4330921 +Kevin T McQuail, Esquire, McCabe, Weisberg & Conway, PC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
4379280 +Lakeview Loan Servicing, LLC, c/o Margaret Gairo, 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060
4315326 +Law Office of David J Harris, 67-69 Public Square Suite 700, Wilkes-Barre, PA 18701-2515
4315345 +Linda Yasenchak, 11 Oak Street, Wyoming, PA 18644-1315
4315348 +PA American Water, P. O. Box 371412, Pittsburgh, PA 15250-7412
4322097 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
4321770 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
4315349 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
4315325 +Yasenchak Lynn A, 32 Grove Street, Trucksville, PA 18708-1724

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+EDI: PRA.COM Sep 13 2016 19:33:00 PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
4315328 EDI: BANKAMER.COM Sep 13 2016 19:33:00 Bank Of America, P. O. Box 650070, Dallas, TX 75265-0070
4329974 +EDI: BANKAMER.COM Sep 13 2016 19:33:00 Bank of America, N.A., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100
4365998 EDI: BL-BECKET.COM Sep 13 2016 19:33:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4315330 +EDI: CHASE.COM Sep 13 2016 19:33:00 Chase Bank USA, N.A., P. O. Box 15298, Wilmington, DE 19850-5298
4315332 +EDI: WFNNB.COM Sep 13 2016 19:33:00 Comenity Bank/New York & Co., P. O. Box 182789, Columbus, OH 43218-2789
4315333 +EDI: WFNNB.COM Sep 13 2016 19:33:00 Comenity Bank/Pier One, 4590 East Broad Street, Columbus, OH 43213-1301
4315334 +EDI: RCSFNBMARIN.COM Sep 13 2016 19:33:00 Credit One Bank, P. O. Box 98873, Las Vegas, NV 89193-8873
4320477 +EDI: TSYS2.COM Sep 13 2016 19:33:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4315338 +EDI: RMSC.COM Sep 13 2016 19:33:00 GE Capital Retail Bank, Attn: Bankruptcy Dept., P. O. Box 103104, Roswell, GA 30076-9104
4315339 EDI: RMSC.COM Sep 13 2016 19:33:00 GECRB/GAP, Collection Department, P. O. Box 960017, Orlando, FL 32896-0017
4315340 +EDI: RMSC.COM Sep 13 2016 19:33:00 GECRB/JC Penney, P. O. Box 965007, Orlando, FL 32896-5007
4315341 EDI: RMSC.COM Sep 13 2016 19:33:00 GECRB/Lowe's, Collection Department, P. O. Box 530914, Atlanta, GA 30353-0914
4315342 +EDI: RMSC.COM Sep 13 2016 19:33:00 GECRB/Nations, P. O. Box 965036, Orlando, FL 32896-5036
4315343 +EDI: RMSC.COM Sep 13 2016 19:33:00 GECRB/Sam's Club, P. O. Box 965005, Orlando, FL 32896-5005
4354852 EDI: JEFFERSONCAP.COM Sep 13 2016 19:38:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
4315344 +EDI: CBSKOHLS.COM Sep 13 2016 19:33:00 Kohl's/Capone, P. O. Box 3115, Milwaukee, WI 53201-3115
4326766 EDI: RESURGENT.COM Sep 13 2016 19:38:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4315346 +EDI: TSYS2.COM Sep 13 2016 19:33:00 Macy's, P. O. Box 8218, Mason, OH 45040-8218
4315347 +EDI: HFC.COM Sep 13 2016 19:33:00 Orchard Bank, P. O. Box 5253, Carol Stream, IL 60197-5253
4366863 EDI: PRA.COM Sep 13 2016 19:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4506184 EDI: PRA.COM Sep 13 2016 19:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4506185 EDI: PRA.COM Sep 13 2016 19:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4342159 +E-mail/Text: csc.bankruptcy@amwater.com Sep 13 2016 19:33:29 Pennsylvania American Water,
PO Box 578, Alton, IL 62002-0578

4333001 EDI: Q3G.COM Sep 13 2016 19:33:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

4335359 +E-mail/Text: bncmail@w-legal.com Sep 13 2016 19:33:17 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4315350 +EDI: WTRRNBNBANK.COM Sep 13 2016 19:33:00 Target National Bank, P. O. Box 673,
Minneapolis, MN 55440-0673

4315351 E-mail/Text: bkrcy@ugi.com Sep 13 2016 19:33:26 UGI Penn Natural Gas, P. O. Box 15533,
Wilmington, DE 19886-5533

4315352 E-mail/Text: bkrcy@ugi.com Sep 13 2016 19:33:26 UGI Utilities, Inc., P. O. Box 15523,
Wilmington, DE 19886-5523

4315337 EDI: USBANKARS.COM Sep 13 2016 19:38:00 Elan Financial Services, P. O. Box 108,
Saint Louis, MO 63166

4315353 +EDI: WFFC.COM Sep 13 2016 19:33:00 WFFNB, 800 Walnut Street, Des Moines, IA 50309-3504

4315354 +EDI: WFFC.COM Sep 13 2016 19:33:00 WFFNB/Raymour & Flanigan, 800 Walnut Street,
Des Moines, IA 50309-3605

4325819 EDI: WFFC.COM Sep 13 2016 19:33:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECMC, P. O. Box 16408, St. Paul, MN 55116-0408

4627892* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)

4627893* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)

4352772* ++UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009
(address filed with court: UGI Penn Natural Gas Inc, One UGI Center, Bldg F,
Wilkes Barre, PA 18711)

4333715* Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Lakeview Loan Servicing, LLC.
ecfmail@mwc-law.com

Celine P DerKrikorian on behalf of Creditor Lakeview Loan Servicing, LLC. ecfmail@mwc-law.com

David J. Harris on behalf of Debtor Lynn A. Yasenchak dh@lawofficeofdavidharris.com,
davidharrisessqign@gmail.com

Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Kevin T McQuail on behalf of Creditor BAC Home Loans Servicing LP ecfmail@mwc-law.com

Marisa Myers Cohen on behalf of Creditor Lakeview Loan Servicing, LLC. Mcohen@mwc-law.com

Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com; PA41@ecfcbis.com; psheildon@sheilslaw.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:Debtor 1 Lynn A. Yasenchak

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3322**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-02498-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Lynn A. Yasenchak
aka Lynn Ann Yasenchak**By the
court:**September 13, 2016Honorable John J. Thomas
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.